

Product	Think Money	Easy House Money	Hot Money
Maximum LVR	80%	60%	80%
Minimum Loan Size	\$100,000	\$50,000	\$50,000
Maximum Loan Size	\$1,500,000 Single Security	\$850,000 Single Security	\$1,500,000 Single Security
Repayment Types	<p>Owner Occupied: Principal & Interest</p> <p>Investment: Principal & Interest or Interest Only</p>	<p>Owner Occupied: Principal & Interest or Interest Only</p> <p>Investment: Principal & Interest or Interest Only</p>	<p>Owner Occupied: Principal & Interest or Interest Only</p> <p>Investment: Principal & Interest or Interest Only</p>
Cash Out	Up to \$250K (or 50% of the property value) must be evidenced. (Over \$250K acceptable for controlled purchases)	Up to \$200K stated purpose only. Over \$200K controlled.	Up to \$20K stated purpose only. Over \$20K must be evidenced and may be controlled.
Off the Plan	✗	✓	✓
Vacant Land	✗	✗	✓
Construction	✗	✗	✗
High Density	✓ Max 10 Floors	✓	✗
Debt Consolidation	✓	✓	✓
Genuine Savings	If no security currently held. 5% Gen savings required	Not required	Not required
Credit Impairment	Up to \$1000 Paid	3 paid defaults up to \$1,500 repaid at least 6 months ago	Up to \$500 Paid or Unpaid
Payout ATO Debt	✓	✗	✓ Max \$10K
ABN Registration	24 Months	24 Months	24 Months
Income Documentation	Accountants Declaration or 12 months BAS Statements	Accountants Declaration	Accountants Declaration or 6 months BAS Statements
Minimum Unit Size	50 sqm	35 sqm (50sqm HDD)	50 sqm
Max Land Size	4 ha	2.2 ha	10.12 ha
Offset	✗	✓	✓
Redraw	✓	✓	✓
Account Splits	Max 4	Max 5	Max 4

Applications for credit are subject to credit approval criteria. Terms and conditions, and fees and charges apply. Refer to Product specifications for further information.